

Document Page 1 of 4  
**United States Bankruptcy Court**  
**District of Puerto Rico**

IN RE:

Case No. 08-06122 BKTROCHE GARCIA, HOWARDChapter 13

Debtor(s)

**DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION INSTRUCTIONAL  
 COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT**

*Every individual debtor in a chapter 7, chapter 11 in which § 1141(d)(3) applies, or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below:*

☒ I, HOWARD ROCHE GARCIA the debtor in the above-styled case, hereby certify  
 (Printed Name of Debtor)

that on December 14, 2009 (Date), I completed an instructional course in personal financial management provided by

Consumer Credit Counseling Service of PR, Inc. an approved personal financial management provider.  
 (Name of Provider)

Certificate No. (if any): 03605-PR-DE-009305122

☐ I, \_\_\_\_\_ the debtor in the above-styled case, hereby certify  
 (Printed Name of Debtor)

that no personal financial management course is required because of [Check the appropriate box.]:

- ☐ Incapacity or disability, as defined in 11 U.S.C. § 109(h);
- ☐ Active military duty in a military combat zone; or
- ☐ Residence in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

Signature of Debtor: /s/ HOWARD ROCHE GARCIA

Date: December 18, 2009

*Instructions:* Use this form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

*Filing Deadlines:* In a chapter 7 case, file within 45 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)

Certificate Number: 03605-PR-DE-009305122

Bankruptcy Case Number: 08-06122

**CERTIFICATE OF DEBTOR EDUCATION**

I certify that on December 14, 2009, at 12:27 o'clock PM AST,

HOWARD ROCHE GARCIA completed a course on personal financial  
management given in person by

Consumer Credit Counseling Service of Puerto Rico, Inc.

a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning  
personal financial management in the District of Puerto Rico.

Date: December 14, 2009

By /s/Joan Almodovar

Name Joan Almodovar

Title Counselor

United States Bankruptcy Court  
District of Puerto Rico

IN RE:

Case No. 08-06122 BKT

CINTRON SANTIAGO, MADELINE

Chapter 13

Debtor(s)

**DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION INSTRUCTIONAL  
COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT**

*Every individual debtor in a chapter 7, chapter 11 in which § 1141(d)(3) applies, or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below:*

☒ I, MADELINE CINTRON SANTIAGO the debtor in the above-styled case, hereby certify  
(Printed Name of Debtor)

that on December 14, 2009 (Date), I completed an instructional course in personal financial management provided by

Consumer Credit Counseling Service of PR, Inc. an approved personal financial management provider.  
(Name of Provider)

Certificate No. (if any): 03605-PR-DE-009305144

☐ I, \_\_\_\_\_ the debtor in the above-styled case, hereby certify  
(Printed Name of Debtor)

that no personal financial management course is required because of [Check the appropriate box.]:

- ☐ Incapacity or disability, as defined in 11 U.S.C. § 109(h);
- ☐ Active military duty in a military combat zone; or
- ☐ Residence in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

Signature of Debtor: /s/ MADELINE CINTRON SANTIAGO

Date: December 18, 2009

*Instructions:* Use this form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

*Filing Deadlines:* In a chapter 7 case, file within 45 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)

Certificate Number: 03605-PR-DE-009305144

Bankruptcy Case Number: 08-06122

**CERTIFICATE OF DEBTOR EDUCATION**

I certify that on December 14, 2009, at 12:30 o'clock PM AST.

MADELINE CINTRON SANTIAGO completed a course on personal financial management given in person by

Consumer Credit Counseling Service of Puerto Rico, Inc..

a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Puerto Rico.

Date: December 14, 2009

By /s/Joan Almodovar 

Name Joan Almodovar

Title Counselor